

11/29/12 My testimony against SB 693 and setting up an Obamacare exchange.

Not one of you believes that Obamacare is sound fiscal policy. In fact, it's so hugely expensive that it puts us on a horrifying track to financial ruin. Let's use a word that's so popular in lawmaking today.... It's UNSUSTAINABLE. Did you know that federal grants end for the exchanges in 2014? In fact, they are prohibited. From the Illinois Policy Institute: *This means that states that elect to create a state exchange will be responsible for paying the full operating costs in 2015 and beyond.* So why adopt a law that leaves the mess for future lawmakers to clean up? Haven't we had enough of that with unfunded pension liabilities and passing debt onto future generations of Americans?

Don't fool yourselves into thinking that the Federal Government will give states flexibility into making the exchanges their own, even with additional state laws added to soften the harshness of Obamacare. *Federal rules and regulations will dictate all aspects operating the exchanges. As the law itself explains, a state-funded exchange "may not establish rules that conflict with or prevent the application of regulations promulgated" by federal bureaucrats.- Illinois Policy Institute article 11/26/12 entitled "Illinois Cannot Afford a State-Funded Health Insurance Exchange.* So simply put, nothing you pass today or tomorrow will change any of the horrors of Obamacare. You will simply become compliant in implementing the worst law ever.

It's completely laughable to believe that Obamacare will recognize the dignity of mankind. Remember Obama's words after Jane Sturm's question about an Obamacare cutoff age, "maybe you're not better off taking the surgery. Maybe you're better off taking the pain killers." Don't forget the Administration's mandate that private insurance companies cover "free" abortions and contraception. What a perversion of the term health care! Under Obamacare a human being is reduced to nothing when they are at either end of their life. Socialized medicine strips dignity from man. Appearing before Death Panels is not dignity. Rationed care is not dignity. Individual mandates do not recognize man's dignity.

Cardinal Dolan, Catholic Hospitals and Schools know that Obamacare tramples rights of conscience and freedom of religion. Cardinal Dolan: the Catholic Church in the United States has found itself in some tension with

the executive branch of the federal government over a very grave issue: religious freedom. Can a government bureau, in this case the Department of Health and Human Services (HHS), define for us or any faith community what is ministry and how it can be exercised? Can government also coerce the church to violate its conscience? So from Obamacare's inception, it's been a lie.

Only the most naïve people believe that everyone will be able to keep their doctor or their preferred insurance plans. From the Heritage Foundation article by Aylene Senger, *Side Effects: Obama Administration Admits You Cannot You're your Health Plan* dated 7/5/2012 The reason: Obamacare puts employers with grandfathered plans in a box. If they make changes to their plans to control increasing costs, they will lose their grandfathered status. Alternatively, if they keep grandfathered status by not making changes, their plans will eventually become unaffordable, forcing them to give them up. Either way, their employees will eventually lose their current coverage.

No one believes that Obamacare will lower health care costs. Remember hearing from the President that Obamacare would lower a family's insurance premium by \$2500 per year? Premiums are going up. It was a lie. The insane amount of added bureaucracy that Obamacare dictates will just impose more inefficiency, more fraud, more costs and more cronyism on the system. I predict the fraud and expense will be unprecedented.

A doctor I know, once told me that Obamacare will force him into becoming a bureaucratic doctor –answering to the state, rather than remaining a Hippocratic Doctor who answers to his patient.

Obamacare is the biggest tax increase in US history and expands the IRS. As of July 2012, the IRS has 47 new tax provisions to enforce. To put the system in place to do this is expected to cost \$881M and the IRS needs \$13.1B in fiscal 2013 (an 11% increase over 2012) from the US Treasury. {*Policing Obamacare, America's Newest Tax*, Elizabeth Dwoskin, July 5, 2012, Bloomberg Businessweek}

All the horrors of nationalized health care systems will befall America. The individual accounts of drug shortages, wait periods for treatments, and

rationing that filter out of countries that are burdened with nationalized systems are widely known. That's precisely why so many people come to the United States for excellent treatment. Under Obamacare, those same concessions and the substandard care will befall Americans. Ghoulish.

This bill before us embraces and embeds Obamacare into the state of Michigan. Obamacare! Do I need to remind you how it was passed? It was passed without the support of the American people! (As much as 70% of the American people were against it, polls back then showed. A poll taken by the New York Times & CBS in September of this year showed 61% of the American people wanted the individual mandate stricken or the whole law repealed!) It was written in secret behind locked doors. It was passed with backroom deals and with the party in power using wild and weird parliamentary maneuvers. It was passed without a single bipartisan vote. Waivers and special dispensations are granted by the administration to unions and the politically favored. So here we are today. Republicans have control of the Michigan House. Republicans have control of the Michigan Senate. And Republicans have control of the Governorship. Yet you all have decided to jump on the Obamacare bandwagon. Why is that? The Illinois Policy Institute's 11/26/2012 article [Illinois Cannot Afford a State-Funded Health Insurance Exchange](#), says this: [The federal exchanges serve as the minimum baseline for what an exchange must do. As a result, states cannot create an exchange that is better for taxpayers and consumers than the federal exchange. It can only create one that is worse.](#) How does stepping in line with Obamacare foil it?

Every mother knows that she doesn't ask her two year old "What would you like for lunch?" She asks, "Would you like a roast beef sandwich or a chicken salad sandwich for lunch today?" She knows the toddler needs to be led on what makes a sensible lunch. Obamacare denies an entire nation of adult people health care choice for themselves, their families and their employees. Your bill does the same thing.... It treats us like children. That is offensive. To call this "marketplace" or "exchange" the free market is a painfully twisted definition. All men are created equal. It is immoral and unjust to coerce someone to deny his free will, deny his Lord, deny his right of conscience, deny his dignity, to deny him the free market and to rob his pocketbook! Politicians and bureaucrats imposing their will on Americans regarding medical choices pertaining to their own bodies... what an outrage!

So the Michigan people are in a vice. It's not just the grassroots that's outraged about this. Do we choose the crap sandwich that the Democrats forced on us in March 2010? Or do we choose the crap sandwich that Michigan Republicans want to force on us November 2012? We reject both choices and demand you stand up for your citizenry and soundly reject Obamacare. Lay the filth right at the feet of Barack Obama, Nancy Pelosi and Harry Reid. You tell them "you eat it."


Please vote NO on any and all bills that implement Obamacare in Michigan.

Sincerely,

Isabelle Terry
5822 Olde Meadow Ct. NE
Rockford, MI 49341

To Whom It May Concern:

As the Chairman of the Clinton County Republican Party I urge you to not pass Senate Bill No. 693 to authorize the State Health Care Exchange as part of the Affordable Health Care Act. The Affordable Health Care Act is an unconstitutional encroachment on our personal rights and freedom and passing any legislation that would authorize it is unconscionable. To date twenty other states have opted out of implementing the state exchange knowing what the ramifications are of letting the federal government being responsible for its implementation. As legislators you must defend our personal and states rights by stopping this egregious invasion of our rights.

Sincerely,
Stephen Willis, Chairman
Clinton County Republican Party
4789 Drumheller Road
Bath, MI 48808


Dear Representatives,

I am writing this letter to you as a Christian, mother of 3, wife, Registered Nurse, TEA Party leader, Precinct Delegate, Presidential Elector of the 6th District, and a Freedom Loving American. I am writing this letter because I find it unbelievable that Republican Representatives are considering willingly setting up a state exchange to usher Obamacare into Michigan when we are under no obligation to do so. Nearly 20 other states are standing firm and not allowing an overbearing federal government to dictate the health care options and systems for their states, including Indiana, Ohio, Texas, Wisconsin, Nebraska, New Hampshire, Oklahoma, Kansas, Missouri, North Dakota, South Dakota, Alabama, Virginia, Louisiana, Georgia, Maine, and just yesterday Arizona added to the list. Maine Governor Paul LePage wrote "In the end, a state exchange puts the burden onto the states and the expense onto our taxpayers, without giving the state the authority and flexibility we must have to best meet the needs of the people of Maine." I am asking you to stand firm with these other states against legislation that will be harmful to Michigan citizens.

As Representatives, you have a responsibility to your constituents to cast informed votes, and in this case with so many portions of the bill still unwritten and regulations still unknown, an informed vote is simply not possible. It would be completely irresponsible to voluntarily put Michigan citizens on the hook for these unknown regulations, and unknown costs to our families that will potentially harm us for generations to come.

As Representatives in this committee, you also have a responsibility to the people of our state. The state health care exchanges will put costly burdens on businesses and well as Michigan families. The Cato Institute's Michael Cannon explains, "defaulting to a federal exchange exempts a state's employers from the employer mandate -- a tax of \$2,000 per worker per year." This burden on businesses is why so many states have opted from the state-run exchanges. Research is showing that state exchanges will cost states \$10 to \$100 million PER YEAR!! Given Michigan's current economic condition, adding financial burdens to businesses and costs to taxpayers would also be irresponsible.

As Representatives, you also took the oath to protect our Constitution. State controlled exchanges are not state controlled, all exchanges will be controlled by Washington. The Constitution is clear about states rights. The 9th amendment reads "The enumeration in the Constitution of certain rights shall not be construed to deny or disparage others retained by the people". The 10th Amendment states "The powers not delegated to the United States by the Constitution, nor prohibited by it to the States, are reserved to the States respectively, or to the people". States have powers and rights and I am urging you to have the courage to stand up for those rights for Michigan and our citizens.

As more information comes out about the state exchange, it becomes more obvious that it is the worst of all options for Michigan citizens. The State Exchange is not mandatory and if you vote yes it will signify your endorsement of partially written legislation that will put financial burdens on Michigan families and businesses and also eliminate health care freedom and health care choices in Michigan. The U.S. Congress has not authorized the funds for federal exchanges and if states will stand firm, we have a chance to impede Obamacare's implementation and instead work on a free market

health care plan that will bring solutions and health care freedom and lower health care costs to Michigan citizens.

Your choice is simple, stand against what is in Michigan's best interest and vote yes on the state exchanges, or stand for what is best for Michigan and vote No on the state exchanges. I pray you choose wisely and responsibly, millions of people for many generations are counting on it.

Sincerely,

Cindy Gamrat R.N. BSN
Founder Plainwell Patriots

From: "Kris Struve" <[REDACTED]>
To: [REDACTED]
Date: 11/28/2012 11:10:45 EST
Subject: **Please No Obamacare Exchange for Michigan**

In 2007 my husband, Roland had a brain injury. We had no health insurance. He was hospitalized for 31 days. We did not lose our house, we paid the bills we were able to pay. Some were wrote off because we worked with the hospitals and providers. Today he is working and has health insurance. I hope he is able to keep his job and his insurance. If the Health Care Exchange were to pass I am not sure he would have a job or insurance.

I think Michigan should follow what other states are doing and NOT take the health care exchange. Michigan has good healthcare now, no one is denied treatment because of their inability to pay, why should we risk it?

Please include my e-mail as part of the record.

Sincerely,

Kristine Struve
2585 N Stiles Rd
Ludington, Mi. 49431

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Want to build your own home store and save money-visit my website:

<http://www.shelfreliance.com/kris>

From: "Eldon M Hall" <[REDACTED]>
To: [REDACTED]
Date: 11/28/2012 11:54:39 EST
Subject: Health Insurance Exchange

I am requesting you to **OPPOSE** the plan to create a government health insurance exchange in Michigan. I ask that you encourage all Representatives and Senators to also say **NO** to any plan to create a government health insurance exchange. I trust you can suggest to Gov. Snyder that he **RESCIND** his August 2012 confirmation that he planned to join with the federal government to impose a government health insurance exchange. This... for the **HEALTH** of Michigan citizens!!

Respectfully,
Eldon M Hall
520 N Fenmore Rd
PO Box 520
Merrill, MI 48637
[REDACTED]

From: "David & Sheryl Alkema " <[REDACTED]>
To: [REDACTED], mabdul@house.mi.gov
Date: 11/29/2012 12:02:04 EST
Subject: **Testimony for Health Policy Committee meeting-November 29,2012**

Hello,

I am requesting that the following be included in the testimony against the State Healthcare Exchange in the Health Policy meeting of November 29, 2012

This is an excerpt from an article put out by the Heritage Foundation, and I believe all representatives on this committee, as well as our Governor and both Speakers, would be wise to follow the advice put forth here. The PPACA is Unconstitutional, and we the states need to do everything in our power to stand up against a tyrannical Federal Government and President who no longer have respect for nor want to follow the United States Constitution. As of this date, at least 20 states have said NO to setting up any kind of a State Healthcare Exchange, and we need to join them in doing so. Many lawsuits are pending against the PPACA, and there is absolutely no reason for us to rush into this exchange.

You have not been elected by the Governor, or any of the numerous special interest groups pressuring you to implement this exchange. It is each one of us, the individual citizens of Michigan who have elected you, and we are the ones who will end up having to pay for this boondoggle, and who will suffer the loss of our freedoms and quality healthcare if this exchange is put into place.

Here is the excerpt:

First, under the exchange regulations promulgated by the Secretary of Health and Human Services (HHS), states would gain no meaningful flexibility or advantage by operating their own exchanges, relative to a federally facilitated exchange. They would simply be acting as vendors to HHS.

Second, states still regulate insurers (including those participating in exchanges) in all matters not otherwise preempted by federal law, regardless of who operates the exchange. States can also regulate exchange "navigators" through state professional licensure statutes, to ensure equal standards/level playing field with other insurance producers, again, regardless of who operates the exchange.

Third, electing to operate the exchange means that the state government is voluntarily taking responsibility for the results, along with the obligation to secure the necessary operational funding. While the Obama Administration is encouraging states to commit to establishing a state exchange, there are numerous, important details still unknown. Every day that goes by with no roll-out of these vital pieces by the Obama Administration further increases the probability that the Administration is not ready and will fail when the exchanges are expected to open in October.

Fourth, a state that elects to let the federal government set up the exchange can—if it doesn't like the results—set up a state exchange to replace the initial federal exchange later. There is no rush to commit."

The next big decision for our state will be whether to reject the Medicaid expansion. Again, I quote, " Here, too, there will be many who will try and argue why Medicaid expansion is a good idea. But the promises of no cost, more control, and helping those without health insurance fall flat. The Medicaid expansion will bring long-term costs to the states, offer no new flexibility to the existing Medicaid program, and create greater dependence on government-run health care rather than less."

Please, let's be a leader in free market solutions to our healthcare problems, and not fall into the trap of those who would destroy the best healthcare system currently available in the entire world.

Thanks for your time,

Sheryl Alkema

From: "Geresy, William A SGT RET" <[REDACTED]>
To: mabdul@house.mi.gov
Cc: "Terry, Isabelle" <[REDACTED]>, "Plainwell Patriots" <plainwellpatriots@gmail.com>
Date: 11/29/2012 12:49:25 EST
Subject: **Stopping Michigan Health Care Exchanges**

Dear Clerk:

I wish these comments be added to the record in most strong opposition to the creation of Michigan Health Care Exchanges.

The entire law is most severely flawed at best. The Constitutionality of only the taxing power of Congress has been upheld. The Constitutionality of the purpose of the law is still questionable as it is not part of the enumerated powers of the Federal Government in our US Constitution. Since the Supreme Court struck down the law from using the "General Welfare" as it's tie to the Constitution, the Constitutionality is still questionable.

Michigan, under Amendments 9 and 10 of the US Constitution grants the sole power to enact Mandates for Health Care for the Citizens of Michigan. This is not a role given to the Federal Government. So approving the Exchanges violates the US Constitution. This also cedes to the Federal Government a power that is reserved only to the many States, and Michigan in this case.

Another clear reason to defeat the Exchanges is the the rules for the Exchanges are not even remotely complete. The Federal Government is still in the early part of writting the rules. Would you sign any contract for anything if much was still blank and the person offering the contract is telling you not to worry about what all will be filled in later after you sign the contract. I wouldn't. I see no logical reason Michigan would be signing this "contract" when so much is unknown. Who knows what the Federal Government will add later. One shouldn't even need a lawyer to see that signing this "contract" is far beyond stupid!!!

So I urge the Committee in the most strong way possible to defeat the Exchange bill in Committee to protect the Citizens of Michigan from this very bad deal.

It is part of your Oaths Of Office to "...support and defend the Constitution of the United States of America..." to defeat this bill.

I took a very similar Oath in both the US Air Force and Michigan Army National Guard during my 21+ years of service in both peace and war. It is the sworn duty of all Committee members to honor their Oaths as I and millions more that have served have honorably honored their Oath. The Committee needs to hold themselves to the same high standards all of us that have worn the Uniform of this State and Nation have in peace and war. The Citizens of Michigan expect nothing less from our elected Representatives and our Military.

Sincerely;

SGT William A. Geresy (ret)
Precinct Delegate Gunplains Charter Township Precinct 1

From: "Matthew Schoech" <[REDACTED]>
To: [REDACTED]@house.mi.gov
Date: 11/28/2012 10:58:30 EST
Subject: My Comments for the record on state health care exchanges House Standing Committee - Health Policy

For the record. My public Testimony

My name is Matthew Schoech and I am from Grand Traverse County. I am opposed to the health care exchange here in Michigan.

I believe that if enough state legislators and state governors have enough courage and listen to their constituents and stand up for their rights of self-government and refuse to accept either the offer of Medicaid funds or the establishment of qualifying health care exchanges, it will be impossible for ObamaCare mandates to be implemented in our state. Also, receiving a subsidy from the federal government is nothing short of bribery by the Obama administration to take money from the people to give to those compliant

states who have the misconception that they are doing us all a big favor by taking the best deal possible. YOU ARE NOT.

You can nullify the federal subsidies by refusing to set up the exchanges.

Re establish federalism and state rights, or, forever be the lapdog of the federal plantation masters.

sincerely,

Matthew Schoech
306 w. 9th
Traverse City, MI 49684

<http://thenewamerican.com/usnews/health-care/item/13680-some-gop-governors-oppose-obamacare-exchanges-others->

Monday, 19 November 2012 09:40

Some GOP Governors Oppose ObamaCare Exchanges; Others Relent

Written by [Joe Wolverton, II, J.D.](#)

Another governor is adding his name to the list of state executives opposing the ObamaCare mandates.

This past week, Alabama Governor Robert Bentley (pictured) announced that he will recommend that his state legislature refuse to create a health insurance exchange as required by ObamaCare. Bentley also called for the

rejection of federal grant money earmarked for the expansion of Medicaid in the states

"I will not set up a state exchange in Alabama," the governor said at a speech to the Birmingham Business Alliance, as reported by the *Birmingham News*.



To make his opinion of the federal health care behemoth very clear, Bentley has also called ObamaCare "the worst piece of legislation passed in my lifetime," in an article published by the *Associated Press* (AP).

Reporting on Bentley's announcement, the AP wrote:

Bentley, a physician, created a commission last year to study creation of an exchange, but he was also one of 21 Republican governors who complained to the Obama administration that states needed more flexibility in deciding which companies participate and what benefits are covered.

The exchanges will give the uninsured a place to price insurance and apply for subsidies. Bentley said Tuesday operating an exchange could cost Alabama up to \$50 million a year.

According to an Alabama newspaper, Governor Bentley refuses to modify Medicaid "because it is broken."

While state opposition to ObamaCare is growing (*The New American* has previously reported on several state legislators who have proposed bills nullifying ObamaCare), after President Obama was reelected, Speaker of the House John Boehner (R-Ohio) declared that ObamaCare was the "law of the land." Boehner mentioned the Supreme Court's decision declaring ObamaCare constitutional as proof that the matter is settled.

On June 28, 2012, the Supreme Court in a 5-4 decision upheld ObamaCare — the joint venture of the president and Congress to force every American, regardless of ability or desire, to purchase a qualifying health care insurance plan by 2014 or face a tax penalty for failure to comply.

Ironically, the Supreme Court's decision placed a powerful weapon against ObamaCare in the states' arsenal. In the majority opinion, Chief Justice Roberts held that the federal government could not withhold Medicaid funds from states that reject the expansion of the health care program as required by the Affordable Care Act.

In fact, states which refuse the expansion may shift the financial burden of funding Medicaid completely back onto the federal government, an act which some estimate could cost the federal government an additional \$230 billion in new exchange-based subsidies for a net added cost of \$100 billion in just the first year under the ObamaCare scheme.

As Americans know all too well, ObamaCare already comes with a price tag of over \$2.5 trillion from 2014 to 2024, a behemoth boondoggle that will add more than \$823 billion to the federal deficit.

Add to that wrinkle in the ObamaCare fabric the fact that most states have yet to set up an exchange as mandated by ObamaCare. And many of those states have Republican governors who adamantly refuse to participate in the exchange altogether. The *Cato Institute* estimates that "as few as 15 states are likely to have exchanges in operation by the 2014 deadline."

Never fear: It's ObamaCare to the rescue. Relevant provisions in the act authorize the federal government to pinch hit for the recalcitrant states and set up qualifying health insurance exchanges. That may sound like a pretty effective squeeze play, but there is no way that Congress can find funds to set up 35 (or more) exchanges in those states where the governors or legislatures assert their sovereignty and refuse to accede to the unconstitutional demands of ObamaCare.

Besides, only those exchanges that are established by the states are eligible for federal subsidies. ObamaCare doesn't provide for subsidies to be paid through an exchange that was set up and managed by the federal

government.

Therefore, if enough state legislators and governors can be convinced by their constituents to stand up for their rights of self-government and refuse to accept either the offer of Medicaid funds or the establishment of qualifying health care exchanges, it will be impossible for ObamaCare to accomplish a hefty portion of its new entitlement spending provisions.

States may yet play another important role in gutting ObamaCare. Those federal subsidies that states can essentially nullify by their refusal to set up exchanges are the trigger that imposes penalties on employers who don't provide their workers with health care benefits. So, by deactivating the triggers, states can simultaneously defuse the "employer mandate" provision of ObamaCare as well.

The employer mandate states that businesses with 50 or more workers have to provide health insurance to their employees or pay a penalty, or as Chief Justice Roberts now calls it, a tax.

Under ObamaCare (as passed by Congress, but not as rewritten by the Supreme Court), that penalty is assessed if at least one of the company's employees qualifies for subsidies under the exchange. However, since those subsidies are made available only through a state-managed exchange, any state that refuses to set one up could effectively nullify the employer mandate completely.

As a final word on this point of the states' ability to repel the encroachments of ObamaCare, if health insurance rates increase under ObamaCare as many experts have argued, many smaller businesses (those with just over 50 employees) could be forced to drop their health insurance policies. If that were to happen, not only would ObamaCare not insure the uninsured as promised by its promoters, but it would rob thousands of workers of the health benefits they once enjoyed before their bosses were priced out of the market.

Governor Bentley isn't standing alone in his defiance of ObamaCare. As [reported by PRWatch](#),

Several Republican governors — Rick Scott (FL), Bobby Jindal (LA), Sam Brownback (KS), Rick Perry (TX), Nikki Haley (SC), Nathan Deal (GA) and Robert McDonnell (VA) — announced they would nonetheless refuse to implement the state-based health care marketplace "exchanges" that are key to reducing health care costs and expanding access.

Florida Governor Rick Scott was once counted among the number of state executives pushing back against the federal health care assault on state sovereignty, but a [recent article in the Miami Herald](#) suggests Scott may be switching sides in this battle.

Reports the *Herald*:

After the defeat of Mitt Romney, who vowed to halt Obama's healthcare overhaul, the Republican leaders of the Florida House and Senate quickly said the Legislature needed to reexamine the federal act. On Friday evening, Gov. Rick Scott said he agreed there needed to be a discussion.

"Just saying 'no' is not an answer," Scott said in a statement that repeated exactly what Sen. Don Gaetz, R-Destin, the incoming Senate president, told *The Miami Herald* on Thursday.

"I don't like this law," Gaetz also said, "but this is the law, and I believe I have a constitutional obligation to carry it out." He added that he thinks "there needs to be some adult debate between Republicans and Democrats" on finding ways to make the law work.

Scott's change of heart might be an example of one of politics' most common gambits: the switch in time.

As [Politico reports](#), "the Republican governors are also facing strong political cross-pressures on Obamacare, and that's why they won't all keep fighting the law just to please their conservative supporters."

Secretary of Health and Human Services Kathleen Sebelius [informed governors](#) they have until December 14

to submit their plans for developing ObamaCare exchanges in their states.

Photo of Alabama Governor Robert Bentley: AP Images

Joe A. Wolverton, II, J.D. is a correspondent for The New American and travels frequently nationwide speaking on topics of nullification, the NDAA, and the surveillance state. He can be reached at jwolverton@thenewamerican.com.

From: "David R. Alkema" <[REDACTED]>
To: mabdul@house.mi.gov, [REDACTED]
Date: 11/28/2012 11:41:34 EST
Subject: **SB693 Health Care Exchange**

Ms. Terry and Clerk Abdul-Basir,

Please forward this email to the Health Policy Committee and enter it as public testimony. Thank you.

Rep. Haines and Members of the Health Policy Committee,

Please oppose the establishing of an exchange that will facilitate socialized health care in the State of Michigan! Please do not vote SB693 out of committee for debate and a vote in the House. I believe socialized health care is unconstitutional and currently provides very low quality health care in every country where it is being practiced. A significant number of other states are not setting up exchanges in order to oppose socialized health care in the U.S. Why should Michigan not join with these states? I believe a large majority of people in this state will be very unhappy when they learn that socialized health care could have been stopped if Michigan legislators had not cooperated with the large number of special interest groups that want this exchange to be created for their own interests rather than those of the people. Please oppose SB693! Thank you.

David R. Alkema

Precinct Delegate, Almena Twp.

Mattawan, MI

From: "Marian Sheridan" <[REDACTED]>
To: mabdul@house.mi.gov
Bcc: [REDACTED]
Date: 11/28/2012 11:50:42 EST
Subject: **Testimony**

Until yesterday, I hadn't been to Lansing since my 5th grade field trip. I am learning more about the inside politicking of our state's legislature than I ever cared to know. The election of Barack Obama in 2008 and his pledge to take over our country's health care system was enough to get me involved in trying to fight the assault on my constitutional rights. There has been a tremendous effort on the part of thousand of Michigan citizens to reverse this behemoth health care bill before it ruins the greatest health care system in the wold. The Supreme Court ruling allows for states to refuse to set up exchanges which are the life blood of Obamacare. I'm asking you to include Michigan in that refusal.

Respected public policy think tanks all agree that allowing Obamacare exchanges in our states would be a huge mistake.

Many Representatives I visited with yesterday told me that if we set up the state exchanges we will have more control over them.

The Cato Institute's Michael Cannon, Director of Health Policy Studies said "It is a myth that creating an exchange gives states more control over their insurance markets." The law directs the federal government to create an exchange in every state that does not have one. Thereafter every exchange must be approved by federal bureaucrats, empowering them to impose whatever oppressive rules on "state-run" exchanges they would impose through a federal exchange.

The Mackinaw Center on Public Policy reports that federal funds which support the exchanges will cease at the end of 2014. It will be up to the States to find other sources of funding. How much will it than cost states. Estimates are anywhere from \$10 million to \$100million. For the federal exchanges, Congress did not authorize funds. Washington may not be able to impose an exchange on a state at all.

20 other states are now refusing to set up exchanges in their states. One of the most frequently cited reason's is that Washington is not providing enough details. Isn't this what started this whole mess in the first place, people voting for a bill they weren't sure what was in it? Why should we rush into such a big decision until we got all of the details. States can always choose to set up an exchange later if they so choose. Let's error on the side of caution.

The people of Michigan gave control of the House, the Senate and the Governorship to Republicans on a huge wave of anti-Obamacare sentiment. To vote in favor of the state controlled exchange is a vote against the people of Michigan. This vote will be the defining moment in your political careers and if you vote yes the anchor that sinks it.

Marian Sheridan
Oakland County

From: "Sue Quinlan" <[REDACTED]>
To: [REDACTED]@net
Date: 11/29/2012 12:04:50 EST
Subject: **Health care exchange**

Please enter this into testimony.

I beg of you not to set up an exchange for Michigan. I am very afraid of Obamacare. I know it will mean that I must pay a lot more money for a lot less care. I am a senior citizen and do not want a bureaucrat in DC deciding what my rationed health care will be. It is a death sentence for seniors who will be rationed and denied care when they are no longer considered "useful" It is tyranny and not constitutional, no matter what the Supreme Court tries to tell us.

Susan Quinlan,
Lake Leelanau, MI

From: [REDACTED]
To: [REDACTED]
Cc: [REDACTED], [REDACTED], [REDACTED]
Date: 11/28/2012 11:14:59 EST
Subject: Exchange

(Please have my e-mail entered into public testimony!)

I oppose the "Exchange"

Do not vote in favor of this, REFUSE to comply and Cease plans for Government-run Health Insurance Exchange.

Michigan voters do not want this, and you must not defy the Will of the People. This is still in defiance of the Constitution.

Other states are taking the correct steps and refusing this travesty.

Walter Berndt
63476 Pierson Road
Cassopolis, MI. 49031

[Fast, Secure, NetZero 4G Mobile Broadband. Try it.](#)

From: "Jim" <[REDACTED]>
To: [REDACTED]
Date: 11/28/2012 11:02:47 EST
Subject: **Obamacare Health Care Exchange**

"The liberties of our country, the freedom of our civil constitution, are worth defending against all hazards: And it is our duty to defend them against all attacks." Samuel Adams

UNFORTUNATELY THIS ATTACK IS COMING FROM WITHIN OUR OWN SOCIETY....

The right thing, the smart thing, and the perfectly legal thing to be done now is *to do nothing...*

May I Repeat...

The right thing, the smart thing, and the perfectly legal thing to be done now is *to do nothing...*

The "Obamacare Health Care Exchange" is not good pokicy for the people of Michigan and I encourage you to not proceed with any actions that would make its happening a reality.

**DO NOTHING THAT WOULD LEAD TO IT BECOMING
A REALITY IN MICHIGAN.**

Jim Humphrey

PO Box 1832

Midland, MI 48641

From: "Tammy Hyatt" <[REDACTED]>
To: [REDACTED]
Date: 11/28/2012 10:54:36 EST
Subject: **Urgent. My life is at stake!**

Dear Ms. Terry!

I am a Michigan resident and I am scared out of my wits! Not only is the federal government out of control, the state of Michigan is NOT listening to the citizens living in our state.

I am imploring that you do NOT put any type of exchange in place. This would be an acknowledgement that Obamacare is ethical, constitutional and practical. It is none of these! This is exchange is the centerpiece of Obamacare - without it, there is NO Obamacare. More than 60% of Americans do not want this! It will cost our state millions of dollars - for something most of the residents do not want! Obamacare is a takeover of our healthcare - something that has always been optional and personal up until now.

Please, do not allow this exchange to be set up. I would like my email shared with members of the policy committee and entered into public testimony. I am absolutely opposed to any type of exchange. I want Michigan to join the other 15 states with STRONG Republican governors who see this as the over-reach that it really is. Thank you for reading my note and submitting it into public testimony.

Respectfully,
Tammy Lynn Hyatt
1762 E. Stewart Rd.
Midland, MI 48640

From: "Priscilla Miller" <[REDACTED]>
To: [REDACTED]
Date: 11/28/2012 10:42:36 EST
Subject: **No to Health Care Exchange in Michigan**

We oppose state control of the Health Care Exchange. We ask that Michigan join with 20 other states and not place the burden of establishing a health care exchange on our state's taxpayers.

Thank you,

William & Priscilla Miller
Alden, MI

From: "Carl Hubinger" [REDACTED] >
To: [REDACTED]
Date: 11/28/2012 11:04:11 EST
Subject: FW: Obamacare Health Exchange/Michigan

From: [REDACTED]
To: dsimon@house.mi.gov
Subject: FW: Obamacare Health Exchange/Michigan
Date: Wed, 28 Nov 2012 22:52:44 -0500

From: [REDACTED]
To: mabdul@house.mi.gov
Subject: Obamacare Health Exchange/Michigan
Date: Wed, 28 Nov 2012 22:50:06 -0500

Please, post my statement before the Health Care Committee:

While the Supreme Court refused to deal with the unconstitutional aspects of Obamacare, the polls still verify that approx. 70% of Americans do not want socialized health care. Aside from the immorality of the Obamacare law, it is also too costly, gives excessive power to bureaucrats, and will lead to more problems that it can solve. Currently, fourteen states have chosen to NOT set up a healthcare exchange: Michigan should do the same, in order to delay, and perhaps, prevent the implementation of Obamacare. Please, vote against setting up the Michigan Obamacare Health Exchange.

Carl Hubinger, D.D.S.,M.S.

From: "John Markel" <[REDACTED]>
To: mabdul@house.mi.gov
Cc: [REDACTED]
Date: 11/28/2012 10:44:52 EST
Subject: Healthcare

Dear **Committee Clerk: Malika Abdul-Basir:**

As a citizen, tax-payer, and resident of Oakland county, Michigan, I would like my comments entered into the Public Record as public testimony.

I have read the Constitution and Obamacare violates in more ways than can simply be enumerated here. I am asking you to NOT PASS the healthcare exchange proposal here in Michigan, as it will kill the excellent healthcare we currently have available. My family has used Beaumont Hospital for numerous surgeries in the last ten years, as well as having 3 family members in direct patient care as R.N.s. If you pass the exchanges, it will be the death of good healthcare here in Michigan.

Regards,
Elizabeth Markel
245 Birch Hill Drive
Rochester Hills, MI 48306

Doug Simon

From: Silvia Evans <silviaevans@charter.net>
Sent: Thursday, November 29, 2012 7:57 AM
To: Doug Simon
Subject: Health care exchanges

I am opposed to the State of Michigan setting up a health care exchange under the Affordable Care Act. Michigan cannot afford this imposition and should let the Federal Government do it and pay for it.

Please enter this e-mail into the record of the public testimony.

Silvia Evans
2415 N. Trail Rd.
Midland MI 48642

November 29th, 2012

Fellow Michiganders:

I thank you for this opportunity to address the leadership of the great State of Michigan. Moreover, I promise to exercise brevity, as I am sure there are thousands who are sharing their concerns as well.

I just want to say, first of all, that I have been proud of the work that the Michigan Republican Party has done, over the past two years, to help take this state in right direction.

As most of you surely know, we were last in the nation in creating private sector jobs when Governor Snyder took office. We were at the top of the nation when it came to private sector jobs lost.

Thanks to the commitment of Governor Snyder's administration for Michigan to be "open for business", we have seen a reduction in the Michigan business tax and the fastest rate of job growth in the nation under Gov. Snyder's leadership.

I am pleading with the Governor and the State Legislature to continue its great work and determination to keep Michigan "Open for Business". This state much, in order to accomplish this, refuse the Health Care Exchange (Obama care) and, subsequently, reject its harsh impact on Michigan businesses.

The reality is that the Health Care Exchange will cost Michigan thousands of jobs. Employers will have no choice but to eliminate jobs in order to survive. Additionally, they will be forced to eliminate full time employees, creating an endemic of underemployment.

The Exchange is not good for the State economy. It is, indeed, bad for the people of the State of Michigan.

Imagine the overall effect. Less jobs, more crime, more schools closing, increase of dependency on State entitlement programs, and a host of other problems that will put Michigan right back where it was two years ago (times ten).

I trust that, upon further consideration, Governor Snyder and the State legislature will do what is in the best interest of the families of the State of Michigan who elected them and entrusted to "keep Michigan open for business". Thank you for your every consideration.

Stacy Swimp
President
Frederick Douglass Society
stacy@stacyswimp.com
313-848-7569

Doug Simon

From: Cindy Bishop <csbspeedyfingers@gmail.com>
Sent: Thursday, November 29, 2012 8:08 AM
To: Doug Simon
Subject: SB 693 (Sen. Marleau) Insurance; health; MiHealth marketplace; establish.

Dear Committee;

Please enter this email as testimony that I and my husband vehemently oppose this bill and any other bill that has anything to do with Obamacare. I personally have seen the "trickle down" effects of this monster; higher health premiums, my whole office outsourced, along with other outsourcing and major layoffs. I worked at a hospital in a career that was considered "safe." I am now without insurance and no job BUT I still vehemently oppose Obamacare and quite frankly we are getting fed up with Congress and State representatives not listening to "us the people".

Do not pass this bill!

Sincerely

An Old-fashioned American Citizen

Cynthia Bishop

Doug Simon

From: Marsha Jewett <geba45@centurytel.net>
Sent: Wednesday, November 28, 2012 10:31 PM
To: Doug Simon
Subject: Health Care Exchange

To:Committee Clerk: Malika Abdul-Basir

I would like my e-mail to be entered into public testimony!

I would like to see the bill for the Health Care Exchange be made a special order of business on THIRD-READING for a specific date.

I would like to see a NO vote on the any Health Care Exchange.

I would like to see our Republican Conservative Representatives do something besides worry about the next election, and to remember that elections have consequences and the people of Michigan did not elect them to go to Lansing to make Obama's job easier to impose harsh restrictions on us and take away our liberties replacing our free society with a tyrannical government. This is not what our founding fathers ever intended for America.

**Marsha Jewett
Caro, Michigan**

Doug Simon

From: Tammy Hyatt <tlchyatt@tm.net>
Sent: Wednesday, November 28, 2012 11:04 PM
To: Doug Simon
Subject: fw: My life is at stake! Please read!

Dear Mr. Simon,
Please print off a copy of my email addressed to the Clerk below and make sure it is submitted as public testimony.

Respectfully,
Tammy Hyatt
1762 E. Stewart Rd.
Midland, MI 48640

From: "Tammy Hyatt" <tlchyatt@tm.net>
Sent: Wednesday, November 28, 2012 11:01 PM
To: mabdul@house.mi.gov
Subject: My life is at stake! Please read!

Dear Clerk Abdul-Basir,

I am a Michigan resident and I am scared out of my wits! Not only is the federal government out of control, the state of Michigan is NOT listening to the citizens living in our state.

I am imploring that you do NOT put any type of exchange in place. This would be an acknowledgement that Obamacare is ethical, constitutional and practical. It is none of these! This is exchange is the centerpiece of Obamacare - without it, there is NO Obamacare. More than 60% of Americans do not want this! It will cost our state millions of dollars - for something most of the residents do not want! Obamacare is a takeover of our healthcare - something that has always been optional and personal up until now.

Please, do not allow this exchange to be set up. I would like my email entered into public testimony. I am absolutely opposed to any type of exchange. I want Michigan to join the other 15 states with STRONG Republican governors who see this as the over-reach that it really is. Thank you for reading my note and submitting it into public testimony.

Respectfully,
Tammy Lynn Hyatt
1762 E. Stewart Rd.
Midland, MI 48640

Doug Simon

From: Jim <jdhumphrey2@gmail.com>
Sent: Wednesday, November 28, 2012 11:16 PM
To: Doug Simon
Subject: Obamacare Health Care Exchange

Malika Abdul-Basir
Committee Clerk

Re: Please read the following message into the Public Testimony

"The liberties of our country, the freedom of our civil constitution, are worth defending against all hazards: And it is our duty to defend them against all attacks." Samuel Adams

UNFORTUNATELY THIS PARTICULAR ATTACK IS COMING FROM WITHIN OUR OWN SOCIETY....

The right thing, the smart thing, and the perfectly legal thing to be done now is *to do nothing...*

May I Repeat...

The right thing, the smart thing, and the perfectly legal thing to be done now is *to do nothing...*

The "Obamacare Health Care Exchange" is not good policy for the people of Michigan and I encourage you to not proceed with any actions that would make its happening a reality.

Please do nothing that would result with the implementation of the Health Care Exchange.

**DO NOTHING THAT WOULD LEAD TO IT BECOMING A
REALITY IN MICHIGAN.**

Jim Humphrey
PO Box 1832
Midland, MI 48641

Doug Simon

From: i Mac <apackoftwo@comcast.net>
Sent: Wednesday, November 28, 2012 11:18 PM
To: Doug Simon
Subject: Testimony on SB693

Importance: High

----- Forwarded Message

From: Joan Fabiano <apackoftwo@comcast.net>
Date: Wed, 28 Nov 2012 21:45:27 -0500
To: <mabdul@house.mi.gov>
Conversation: Testimony on SB693
Subject: Testimony on SB693

Thursday, November 29, 2012

To Committee Clerk: Malika Abdul-Basir
E-Mail: mabdul@house.mi.gov

Ms. Abdul-Basir,

Please enter my testimony into public record on SB 693

Thank You

Joan Fabiano
Founder Grassroots in Michigan
Holt, MI
grassrootsinmi@gmail.com

My testimony retains to what is happening in the real world as the result of states voluntary colluding with the Federal government in implementing Health Care Exchanges in their states. The following is a letter of conscience, doing the right thing even if that means tremendous sacrifice. Also included is a list of just some of the employers of business large and small, including a Michigan company, Stryker Corporation, a medical device and equipment manufacturer, colleges, municipal governments that are laying off employees, cutting workers to part-time hours, slashing salaries, and adding surcharges to customers' bills as resulting carnage of the Obama Care mandates. These current stories should serve as an example to the Committee members today as what to expect to continue to occur in Michigan should SB693 leave Committee.

Hobby Lobby may be forced to abandon founding principles or go out of business--

Letter from Hobby Lobby Stores CEO

By David Green, the founder and CEO of Hobby Lobby Stores, Inc.

http://www.foxnews.com/politics/2012/11/21/hobby-lobby-files-appeal-in-obamacare-morning-after-pill-case/?utm_source=feedburner&utm_medium=feed&utm_campaign=Feed%3A+foxnews%2Fpolitics+%28Internal+-+Politics+-+Text%29

When my family and I started our company 40 years ago, we were working out of a garage on a \$600 bank loan, assembling miniature picture frames. Our first retail store wasn't much bigger than most people's living rooms, but we had faith that we would succeed if we lived and worked according to God's word. From there, Hobby Lobby has become one of the nation's largest arts and crafts retailers, with more than 500 locations in 41 states. Our children grew up into fine business leaders, and today we run Hobby Lobby together, as a family.

We're Christians, and we run our business on Christian principles. I've always said that the first two goals of our business are (1) to run our business in harmony with God's laws, and (2) to focus on people more than money. And that's what we've tried to do. We close early so our employees can see their families at night. We keep our stores closed on Sundays, one of the week's biggest shopping days, so that our workers and their families can enjoy a day of rest. We believe that it is by God's grace that Hobby Lobby has endured, and he has blessed us and our employees. We've not only added jobs in a weak economy, we've raised wages for the past four years in a row. Our full-time employees start at 80% above minimum wage.

But now, our government threatens to change all of that. A new government healthcare mandate says that our family business MUST provide what I believe are abortion-causing drugs as part of our health insurance. Being Christians, we don't pay for drugs that might cause abortions, which means that we don't cover emergency contraception, the morning-after pill or the week-after pill. We believe doing so might end a life after the moment of conception, something that is contrary to our most important beliefs. It goes against the Biblical principles on which we have run this company since day one. If we refuse to comply, we could face \$1.3 million PER DAY in government fines.

Our government threatens to fine job creators in a bad economy. Our government threatens to fine a company that's raised wages four years running. Our government threatens to fine a family for running its business according to its beliefs. It's not right. I know people will say we ought to follow the rules; that it's the same for everybody. But that's not true. The government has exempted thousands of companies from this mandate, for reasons of convenience or cost. But it won't exempt them for reasons of religious belief.

So, Hobby Lobby and my family are forced to make a choice. With great reluctance, **we filed a lawsuit today, represented by the Becket Fund for Religious Liberty, asking a federal court to stop this mandate before it hurts our business.** We don't like to go running

into court, but we no longer have a choice. We believe people are more important than the bottom line and that honoring God is more important than turning a profit.

My family has lived the American dream. We want to continue growing our company and providing great jobs for thousands of employees, but the government is going to make that much more difficult. The government is forcing us to choose between following our faith and following the law. I say that's a choice no American and no American business should have to make.

The government cannot force you to follow laws that go against your fundamental religious belief. They have exempted thousands of companies but will not except Christian organizations including the Catholic church.

Since you will not see this covered in any of the liberal media, pass this on to all your contacts.

Sincerely,
David Green, CEO and Founder of Hobby Lobby Stores, Inc.

Hobby Lobby is being joined by other businesses large and small such as:

1. Florida based restaurant boss John Metz, who runs approximately **40 Denny's and owns the Hurricane Grill & Wings franchise** has decided to offset that by adding a five percent surcharge to customers' bills and will reduce his employees' hours. <http://www.gadailynews.com/news/national/145553-denny-s-to-charge-5-obamacare-surcharge-and-cut-employee-hours-to-deal-with-cost-of-legislation.html>

2. **Red Lobster and Olive Garden parent company may rely on more part-time workers.**

3. **Papa John's CEO plans to slash workers' hours so he doesn't have to cover them.**

4. **Applebee's New York CEO says he'll ax jobs because of Obamacare.**

5. **Small business owner in Georgia says he fired workers who voted for Obama.**

6. **Las Vegas businessman says he laid off 22 employees after election night.**

7. **Builder of "Queen of Versailles" mansion told employees that Obama re-election "threatens their jobs."**

[http://www.salon.com/2012/11/20/8 bosses who screwed their employees after obamas reel
ection/](http://www.salon.com/2012/11/20/8_bosses_who_screwed_their_employees_after_obamas_relection/)

8. **Cedar Falls cutting part-time workers' hours to avoid health care mandates**

City officials say layoffs would be needed without cut in hours

[http://thegazette.com/2012/11/28/cedar-falls-cutting-part-time-workers-hours-to-avoid-
health-care-mandates/](http://thegazette.com/2012/11/28/cedar-falls-cutting-part-time-workers-hours-to-avoid-health-care-mandates/)

9. **Obama Job Carnage Continues: Kroger Confronts Obamacare by Reducing Employee Hours**

<http://capoliticalnews.com/2012/11/15/obama-job-carnage-continues-kroger-confronts-obamacare-by-reducing->

employee-hours/

10. Health care law brings double dose of trouble for CCAC part-time profs

To Community College of Allegheny County's president, Alex Johnson, cutting hours for some 400 temporary part-time workers to avoid providing health insurance coverage for them under the impending Affordable Health Care Act is purely a cost-saving measure at a time the college faces a funding reduction.

Read more: <http://www.post-gazette.com/stories/local/neighborhoods-city/health-care-law-brings-double-dose-of-trouble-for-ccac-part-time-profs-662697/#ixzz2DZbNUKnj> <<http://www.post-gazette.com/stories/local/neighborhoods-city/health-care-law-brings-double-dose-of-trouble-for-ccac-part-time-profs-662697/#ixzz2DZbNUKnj>>

11. Lake County council looks to cut part-time workers' insurance

<http://posttrib.suntimes.com/news/lake/16251917-418/lake-county-council-looks-to-cut-part-time-workers-insurance.html>

12. ObamaCare Forces Supporter's Company To Lay Off Workers – A Michigan company, Stryker Corporation

<http://www.citizenlink.com/2012/11/14/obamacare-forces-supporters-company-to-lay-off-workers/>

----- End of Forwarded Message

Doug Simon

From: Mark Petzold <petzoldmark@yahoo.com>
Sent: Wednesday, November 28, 2012 11:23 PM
To: Doug Simon
Subject: Please enter my email into public testimony

----- Forwarded Message -----

From: Mark Petzold <petzoldmark@yahoo.com>
To: "mabdul@house.mi.gov" <mabdul@house.mi.gov>
Sent: Wednesday, November 28, 2012 11:17 PM
Subject: Please enter my email into public testimony

Please enter my email into public testimony. I do not want our state to enter into a healthcare exchange. I do not want to take federal money. I want my Republican leadership to resist adopting this exchange.

Mark Petzold
River City Patriots
www.RiverCityPatriots.org

"Educate and inform the whole mass of the people...they are the only sure reliance for the preservation of our liberty."

— Thomas Jefferson

Doug Simon

From: Dan Latal <dllatal@chartermi.net>
Sent: Wednesday, November 28, 2012 11:33 PM
To: Doug Simon
Subject: VOTE DOWN MICHIGAN OBAMACARE EXCHANGE IN ANY FORM

Doug, please enter this e-mail into public testimony.

The Michigan Exchange **MUST NOT BE SUPPORTED IN ANY VERSION!** I just heard that "An Exchange Bill?" will be up for a vote in the Senate first thing in the AM.

Late today, yet another state, Arizona, has joined the other 16+ GOP states to **NOT** have any exchange at their expense, which forces the Feds to fully implement it. Plus if the new GOP governors also do not support Obamacare and its enormous expenses, it might even get another trip to the Supreme Court, or at least further delayed! Indiana and Ohio, our neighbors, as well as the Dem Governor of Missouri, have **NOT SUPPORTED THE EXCHANGE?** The big question is now.....Why is Governor Snyder **NOT** joining these other GOP and Democratic states?

Since it sounds like Gov. Snyder is still pushing for a "partnership"? This bill must not be passed in any form.

How can the State of Michigan willingly accept **ANY EXPENSES IN AN EXCHANGE BILL**, when other GOP and DEM States are **NOT** Supporting it due to the total uncertainty of costs and rules related to Obamacare? Most states have stated that **THEY CAN FULLY PROVIDE MEDICAL CARE TO CITIZENS AT A MUCH REDUCED COSTS COMPARED TO OBAMACARE!**

The Cost vs. Benefits of this Exchange action is clearly **NOT IN THE FAVOR OF THE MICHIGAN TAXPAYERS!** **THUS AN EXCHANGE MUST NOT BE SET UP!**

Thanks for your Support!

Dan Latal, 304 Killarney Beach Rd., Bay City, MI

Doug Simon

From: Rick and Becky <ourhouse3@charter.net>
Sent: Wednesday, November 28, 2012 11:47 PM
To: Doug Simon
Subject: Fw: Please say no to the health care exchange

----- Original Message -----

From: Rick and Becky
To: mabdul@house.mi.gov
Sent: Wednesday, November 28, 2012 11:37 PM
Subject: Please say no to the health care exchange

Please enter my email into public testimony.

Ladies and Gentlemen,
Please say no to the health care exchange. It is obvious that we do not have to have an exchange in place. Many other states have decided not to participate. The deadline has already been moved twice because the federal Government is not getting the cooperation they need. In fact, it's not clear that they are even ready or will be able to handle their own responsibility in this regard. The Patient Protection and Affordable Care Act (ObamaCare) costs too much, raise taxes, cuts Medicare and dangerously expands federal power. The unintended and unforeseen negative consequences of ObamaCare have only just begun.
VOTE NO ON THE HEALTH EXCHANGE
Rick Bole
Mt. Pleasant, MI

Doug Simon

From: Michael Moede <multimoedea@hotmail.com>
Sent: Thursday, November 29, 2012 7:11 AM
To: Doug Simon
Subject: FW: Please enter into public testimony concerning SB 693 at room 519 House Office Building Lansing 8:30 am 11-29-2012

From: multimoedea@hotmail.com
To: 11terry@chartermi.net; mabdul@house.mi.gov
Subject: Please enter into public testimony concerning SB 693 at room 519 House Office Building Lansing 8:30 am 11-29-2012
Date: Thu, 29 Nov 2012 07:09:28 -0500

Please support only legislation which honors freedom of religion.

Thank you,

Michael Moede
4221 McKeith Road
Midland, MI 48642

Doug Simon

From: DAVID TUBBS <dkhtubbs@sbcglobal.net>
Sent: Thursday, November 29, 2012 7:21 AM
To: Rep. Gail Haines (District 43)
Cc: Doug Simon
Subject: Health Care Exchange

To: mabdul@house.mi.gov
Cc: 11terry@chartermi.net
Sent: Thu, November 29, 2012 7:13:51 AM
Subject: Health Care Exchange

Please enter this email into public testimony during the Health Policy Committee meeting scheduled for today.

Dear committee members:

As a citizen, business owner and member of the board of trustees of a local health care organization in the State of Michigan I want to express my deep concern regarding a state run health care exchange. Specifically, I am concerned that in developing an exchange in Michigan, the citizens will incur huge costs yet have little or no choice or voice in health care services or policies in Michigan. Instead, citizens will shoulder the costs while the federal government will control the services.

The federal takeover of our health care system is not only extremely unpopular with the business owners and citizens of Michigan, it is a huge overreach of federal power. By creating a state run exchange, not only will the citizens will bear the cost of an unpopular program, but the state will be complicit in instituting another unsustainable entitlement program. The federal government created this monster, let them deal with the consequences.

Sincerely,
David Tubbs
Port Sanilac, MI
Owner - Tubbs Brothers, Inc.
Board of Trustees - Mckenzie Memorial Hospital

Doug Simon

From: David E. Munson <davidemunson@charter.net>
Sent: Thursday, November 29, 2012 7:36 AM
To: Doug Simon
Subject: FW: Health Care exchange

----- Begin forwarded message -----

Subject: Health Care exchange
Date: 11/28/12 10:46:03 PM
From: "David E. Munson"
To: mabdul@house.mi.gov

I believe this is the real problem with Obamacare. Please enter this into the committee record in my name.

David E Munson, 225 W Cedar st #1174, Standish, Michigan. Arenac County Commissioner Elect.

"...Obamacare only authorizes distributing subsidies through a state exchange. So if there is no state exchange there would be no subsidies, and if no subsidies then the mandate on a state's employers could not be enforced.

It's not hard to imagine the damage to Michigan's economy if by creating a state exchange lawmakers made employers here subject to a costly federal insurance mandate that doesn't apply to their competitors in other states..."

Doug Simon

From: Carol Rohde <carlyk49@yahoo.com>
Sent: Thursday, November 29, 2012 7:54 AM
To: Doug Simon
Subject: Agenda SB 693

Re: MI Agenda SB 693 (Senator Marleau)

I would like my following testimony entered and heard at the 8:30 committee meeting, this date, Thursday, November 29, 2012. I am a person, representing myself and I believe the majority of the PEOPLE of the United States and particularly Michigan, who are vehemently opposed to changing the healthcare system in the state of Michigan. It appears that you, our duly-elected representatives, who do not seem to take your service to the PEOPLE seriously, intend to ram the MI Agenda SB 693 through without as much as a pause.

You're probably yawning and rolling your eyes as you read this testimony. I saw you people in, let's call it "inaction" Tuesday. I must say when I worked for the State of Michigan, I was not allowed to saunter in at whatever time I pleased. I was not allowed to wander around, chatting, eating, and casually pressing a button once in a while. By the way, with the exception of four people, you missed the prayer that day. Perhaps that could be part of the problem.

The above mentioned legislation is most likely just a typical agenda item to you, greased by the ever-present lobbyists who seem to have your undivided attention. MONEY talks. For the record, I oppose changing MY healthcare, which I WORKED all of my life to obtain. Keep your pens off my healthcare. You do not represent me or most Americans, at least the ones who actually worked for a living. I vote NAY. How will you vote today?

Sincerely,

Carol Rohde
Freeland, MI 48623

Doug Simon

From: Stephenie Jacobson <stepheniejacobson@yahoo.com>
Sent: Thursday, November 29, 2012 8:29 AM
To: Doug Simon
Subject: Fw: Obamacare exchange email testimony

Hello,

As the clerk was out I wanted to make sure this got added to the record of the healthcare policy committee today.

Thanks, Steph J.

----- Forwarded Message -----

From: Stephenie Jacobson <stepheniejacobson@yahoo.com>
To: "mabdul@house.mi.gov" <mabdul@house.mi.gov>
Cc: Greg Mac Master <gregmacmaster@yahoo.com>; Frank Foster <frankfoster@house.mi.gov>; Peter Pettalia <peterpettalia@house.mi.gov>; "JamesBolger@house.mi.gov" <JamesBolger@house.mi.gov>; "gailhaines@house.mi.gov" <gailhaines@house.mi.gov>; "11terry@charter.mi.net" <11terry@charter.mi.net>
Sent: Thursday, November 29, 2012 12:01 AM
Subject: Obamacare exchange email testimony

Hello,

Please enter this email into the record at the Healthcare policy committee hearing tomorrow (11/29) regarding the State Obamacare Exchange.

Hello Representatives,

My name is Stephenie Jacobson from Cheboygan, Michigan. My husband is Tony. We are small business owners in Gaylord, Michigan. We'd like to expand our business. We'd like to keep it in Michigan. Time will tell if we will.

The passage of any sort of state Obamacare exchange may make us look at relocation for 2 simple reasons:

#1. We know that states that do not implement a state exchange will have a direct advantage due to the provisions included (or accidentally omitted) in the PPACA. Implementing the exchange will cost millions of dollars we don't have, only to turn it all over to the feds to run. Why give them an easy out?

#2. Passage of a State Obamacare exchange in Michigan show just how far the Michigan GOP and our elected Republican officials have failed us in their promises to limit government, stop Obamacare, and uphold the rights enumerated in the US Constitution.

We have read as much analysis and text of the PPACA as possible. We also read about free markets and constitutionally limited government. I would be you all \$1 million that we've read far more than any congressman/woman that voted to pass Obamacare read. At the current rate, we may need that amount to buy a loaf of bread soon...

One of the aides today told me his boss liked to look at all the info before making a big decision. There is absolutely no information from the federal government available on what a federal exchange will look like or how it will be set up. Seems like you are jumping the gun.

Furthermore, a look at the state Obamacare exchange partners is like looking at a who's who of big pharmaceutical and insurance companies, unions, government bureaucrats, abortion providers, and left wing groups. Correct me if I'm wrong, but weren't some of these folks the same people Obama constantly demogued and promised us Obamacare would "save" us from. A vote for a state exchange means that YOU are bought and paid for.

We also know (simply by looking at Europe) that the PPACA will not lower premiums, it will not allow you "to keep your health insurance if you like it", and it will not improve the access or delivery to care for those who have a hard time affording it. Its regulatory and tax burdens will have a crushing effect on our economy. To listen to Governor Snyder promise that a state exchange will create jobs is alarming and completely disingenuous. I'd almost rather government break windows and hire people to repair them to "create jobs" than have you all implement Obamacare. You do not create jobs.

Government has been meddling in the healthcare system for years, it's no surprise it is a mess and it's no surprise that the solution you all have come up with is more government. You simply cannot offer more "market-friendly" solutions to socialize medicine (sorry GOP). Government cannot take over 1/6 of the economy without disastrous results (sorry Democrats).

If you vote to move this bill YOU and YOU ALONE will be responsible for Obamacare. I hope you think about that. I hope voters will hold you accountable. We will make sure we do everything in our power to make sure that they do. No Republican who votes for this can stand and say they fought Obamacare or tried to limit government. No Democrat will want to own up to the mess Obamacare creates (but that's just par for the course, they never own up to anything....look at Detroit).

Please vote NO on moving this Obamacare bill out of committee. It's time to join the 20 other states who have stood up to federal tyranny. The future of the state rests in your hands.

For Liberty,
Stephenie and Tony Jacobson
7950 Golf View Drive
Cheboygan, MI 49721
231-627-2608

Doug Simon

From: Charles Curtis <sitrucbc5@yahoo.com>
Sent: Thursday, November 29, 2012 8:52 AM
To: Doug Simon
Subject: Exchanges

Please do everything in your power to resist the Obamacare exchanges that will be damaging to our health care; both lowering the quality and raising the costs.

Sincerely,

Charles Curtis

1463 N. Saxony Dr. SE

Grand Rapids, MI 49508

Sent from my iPad

Doug Simon

From: Jerry Bolock <jbolock@aol.com>
Sent: Thursday, November 29, 2012 8:58 AM
To: Doug Simon
Subject: exchange

Sir, Please do not vote for the health care exchange as the citizens do not want or can they afford

Jerry Bolock Coldwell Banker RWG 574-298-6730 jbolock@aol.com

The Physician's Prescription for Health Care Reform

The Patient Protections and Affordable Care Act (aka ObamaCare) neither protects patients, nor does it lead to affordable care. The two fundamental problems that drive up the cost of health care in the United States are the lack of true competition in the health insurance industry and the isolation of physicians and patients from the true costs of health care.

America needs:

1. **Increased competition** by allowing individuals to purchase health insurance across state lines.
2. **Equalized tax treatment** of money spent for health insurance for both employers and individuals.
3. **Health Savings Accounts combined with High Deductible Health Plans** as the basic health insurance model across the entire spectrum of health insurance options.
4. **Transparency** in medical costs.
5. **Medical liability reform.**
6. **Medicare as a defined contribution program.**
7. **Medicaid restructured** to assist low-income families to purchase health insurance.
8. **High-risk pools** that allow individuals with pre-existing conditions to obtain health insurance with state assistance.

The recently passed ObamaCare takes the control of health care decisions out of the hands of patients and places it into a dramatically expanded federal bureaucracy. This top-down, centralized control of health care has everything to do with power, but nothing to do with health care.

We believe in the capacity of our patients to make the right decisions, and we support the rights of our patients to make their own health care decisions. That is why we oppose ObamaCare and support repeal.

The physicians at Docs 4 patient care present a prescription for health care reform that addresses the root causes of the problems that have developed in our health care system over the last 50 years. These reforms relieve the federal government of its role as a health insurance provider, prevent the intrusion of the government in the health care free market, and place patients in control of their own health care decisions.

Doug Simon

From: Ken Fisher <drkafisher@gmail.com>
Sent: Thursday, November 29, 2012 10:10 AM
To: Doug Simon
Subject: Fwd: public testimony against a health care exchange in Michigan
Attachments: Docs4patientcare--Google.docx

Please forward to members

----- Forwarded message -----

From: Ken Fisher <drkafisher@gmail.com>
Date: Thu, Nov 29, 2012 at 10:04 AM
Subject: public testimony against a health care exchange in Michigan
To: mabdul@house.mi.gov

Malika Abdul-Basir,

Please enter this testimony for the hearing today regarding health care exchanges.

Please join the states that are refusing to set up insurance exchanges. In MI, the Republicans control the Governorship, House, and Senate. Our party stands for the conservative principles of free enterprise and freedom of choice—not government control.

Review what is presently happening in Mass. and you will have a preview of what will happen if MI sets up an exchange. Why would MI agree to participate in the extension of centralized, bureaucratic, excessively costly medicine instead of patient directed care? Why would MI support an exchange at this time—especially when both the Hobby Lobby case along with the Liberty University case in all likelihood will be heard by the Supreme Court? In the near future, Obamacare may be seriously undermined.

Additionally, Docs4patientcare has several creative insurance alternatives. (See attachment.) Indiana has successfully implemented several of these ideas. Check out their plan. Their Governor and legislature has thought creatively. You can too.

. Lastly despite the recent election most Michiganders are against the ACA. Thank you in advance for honoring the the democratic process and conservative values. **Thank you for firmly opposing an insurance exchange in MI.**

Best Regards,

Ken

Kenneth A. Fisher, M.D.
www.drkennethfisher.com
Docs4PatientCare, MI Chapter President
www.Docs4PatientCare.org

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Best Regards,

Ken

Kenneth A. Fisher, M.D.

www.drkennethfisher.com

Docs4PatientCare, MI Chapter President

www.Docs4PatientCare.org

Doug Simon

From: Priscilla Miller <priscilla@chartermi.net>
Sent: Thursday, November 29, 2012 10:15 AM
To: Doug Simon
Subject: Forwarded to you for Malika Abdu-Basir

For the record,

We believe that if enough state legislators and state governors have enough courage and listen to their constituents and stand up for their rights of self-government and refuse to accept either the offer of Medicaid funds or the establishment of qualifying health care exchanges, it will be impossible for ObamaCare mandates to be implemented in our state. Also, receiving a subsidy from the federal government is nothing short of bribery by the Obama administration to take money from the people to give to those compliant states who have the misconception that they are doing us all a big favor by taking the best deal possible. YOU ARE NOT. You can nullify the federal subsidies by refusing to set up the exchanges.

Re establish federalism and state rights!

Bill & Priscilla Miller
Alden, MI

Doug Simon

From: Patti Buxton <patti.buxton@gmail.com>
Sent: Thursday, November 29, 2012 10:33 AM
To: Malika Abdul-Basir
Cc: Doug Simon
Subject: Health Insurance Exchange

Dear Ms. Abdul-Basir and Doug Simon,
Please enter my email into the public record and passed out to the members of the Health Policy Committee.

Dear Committee Member,

I have been so proud of our State House. You have shown great wisdom by not bringing the Health Insurance Exchange Bill to the floor for a vote.

You recognized that the ACA is very unpopular and will cause health care in Michigan to deteriorate. There are so many other excellent alternative that should have been considered.

I recognize that the ACA is the law even though it is about to face many more court challenges, but if Michigan can save itself by not setting up an Exchange, then I think that that is what should be done. If by the state setting up the exchange, the Feds can levy a tax on an employer for failing to meet the standard benefit package for their employees and pay between \$2000 and \$3000 per employee, why wouldn't that employer pull up stakes and move to Wisconsin, or Ohio, or Indiana where their lawmakers have made the bold decision to Not set up the Exchange, thereby avoiding the tax on the employer. If the Feds set up the Exchange, they have no legal way to levy that tax on the employer.

I have been told that the Governor and the Speaker are interested in adding features to the State setup Exchange, but no knows for sure of the minimal cost to set up the exchange and certainly have no idea what the cost will be if they add features to the Exchange. Michigan taxpayers are already facing higher taxes on January 1, 2013 from payroll taxes, the more than 20 new taxes included in the ACA that will get passed onto consumers, and maybe even the expiration of the Bush tax cuts. By going forward with the State Exchange, you are burdening the taxpayers of Michigan still further. I know you are proud of the economic progress of the past 2 years and you should be. But why jeopardize all the progress by setting up a State Exchange. There is too much uncertainty and unknowns to take this step right now. It is best to do nothing and ride it out. Please do not go forward with the State Exchange. Please listen to the citizens of Michigan. We hired you to listen to us and act in our best interest. The State Insurance Exchange is not in our best interest. There are so many better ideas. Be bold and look at the way Indiana has solved their Medicaid situation with HSAs and HDHPs. It's working very well.

Respectfully,
Patti Buxton
Kalamazoo, MI

Doug Simon

From: Phil Schneider <philschneider02@gmail.com>
Sent: Thursday, November 29, 2012 10:48 AM
To: Doug Simon; Malika Abdul-Basir; 11terry@chartermi.net; Jan Schneider; Cindy Gamrat
Cc: Corey Moilanen; Mark Petzold
Subject: SB 693: MiHealth marketplace; Michigan Healthcare Exchanges

House Standing Committee Meeting
Health Policy, Rep. Gail Haines, Chair
DATE: 29 Nov 2012

Dear Committee People:

I am speaking for myself, my wife, many relatives, and several neighbors. Besides yours truly, the other individuals I've mentioned cannot call or write you because they are desperately busy, working, trying to save their meager jobs and saving their homes from take-over and simply putting food on the table.

All of us are strongly opposed any form of Obamacare, and any "Michigan Healthcare Exchange" methodology that supports or enhances its implementations.

I request that you enter this written opposition (to SB 693: Michigan Healthcare Exchanges) in your committee record.

Sincerely,

Phil Schneider
1872 Signature Dr.
Ada, Michigan 49301

Doug Simon

From: Swhitbe@aol.com
Sent: Thursday, November 29, 2012 12:07 PM
To: Doug Simon
Subject: My Comments to the Health Policy Comm got caught up in auto reply mail this am

Dear Mr. Simon and Members of the Health Care Policy Standing Committee:

I am reforwarding my comments to the Committee which I emailed at 8:15 am this morning to the Committee Clerk. I just returned to my office and discovered that I received an Auto Response from the Committee Clerk who is out of the office (see below). I hope that my email was also automatically forwarded to the Committee and/or Mr. Simon. But, I would like to point out that my comments were provided prior to the Committee Meeting.

I hope that you provide my written comments in the record and to the members of the Committee (see below). I would appreciate hearing from you on this. Thank you.

Stephanie Whitbeck
620 W. Ionia, Lansing, MI 48933
swhitbe@aol.com; 517.372.3672

This is the body of an auto response sent by your Committee Clerk to my email earlier this morning:

I will be out of the office Friday, November 23 thru Friday November 30, 2012. If you need immediate assistance, please call 517/373-0015 or email Doug Simon at dsimon@house.mi.gov Thank you, Malika Abdul-Basir, Committee Clerk

*****FOLLOWING IS MY EMAIL TO THE COMMITTEE ON THE HEALTH CARE EXCHANGES*****

From: swhitbe@aol.com
To: mabdul@house.mi.gov
Sent: 11/29/2012 8:15:16 A.M. Eastern Standard Time
Subj: Please include my Comments on SB693 consideration on Nov 29, 2012 at 8:30 am

To: The Members of the House Health Care Policy Standing Committee
From: Stephanie Whitbeck, 620 W. Ionia St., Lansing, MI 48933 (517.372.3672; swhitbe@aol.com)
Re: Health Care Policy Meeting, Nov 29, 2012 at 8:30 am - SB693 Insurance; health; MI Health Marketplace, establish

Please either vote no on any legislation to create a Michigan Health Care Exchange or do not take up any bill and allow it to die at the end of session. We can all agree that it is a reasonable idea to provide health care for people who can not afford it. But there are many ways to accomplish it without the huge known and unknown problems in Obamacare which violate our morals, our conscience, our Constitution and our ability to pay for it. Obamacare requires state run health care exchanges in order to function. Not creating the exchanges is one way to defeat Obamacare and then go back to the table to create changes to our health care system that are sensible, moral and constitutional. And, for our government officials, there is also the consideration that Michigan taxpayers cannot afford it.

The reelection of President Obama was not a vote on Obamacare. The Supreme Court case only viewed Obamacare as a tax matter; it did not at all consider most of the policy considerations embodied in the Act. Obamacare should be rejected and there is still the opportunity to do so and this is by not creating a Michigan Health Care Exchange. It's just not right. Please vote no.

In addition to the religious liberty violations (contraception, abortion and sterilization) embodied in Obamacare, the heart of Obamacare is contrary to American medical practice concerning the care of the sick. It violates the age-old medical principle of "First, do not harm." It will result in unnecessary and avoidable deaths.

Among other egregious requirements buried in its 2700 pages (including nearly 2,000 instances, where, like the

pay for contraception appeared simply from a section saying that the 'Secretary of HHS may decide'), Obamacare rations health care based on age, or in its view, on whether a human being has enough "useful life" left to justify lifting a finger, spending a penny on that person's care or even allowing an individual to spend their own penny on a particular procedure or medication.

Age of the patient will determine whether the federal government will allow any doctor, hospital or anyone else to provide a service, procedure or medication to an individual even if the the doctor or hospital recommends it, the patient is likely to recover as a result and even if the individual has the ability to pay for the entire service. There are procedures and medications which will be unavailable to individuals just because they are at least in their 50s or 60s: doctors are already being required to follow these requirements but patients may not necessarily realize that these Obamacare changes may have already affected their life.

By the time that a person reaches the age of 85, the only thing that Obamacare permits a doctor or hospital to provide a patient is comfort care - - this is palliative care - - this is forced hospice care which means that only aspirins or pain killers are permitted - - and care as basic as antibiotics or suctioning fluids out of a person's throat to keep from suffocating to death when they can't cough it out are not allowed. And this could occur to an 85 year old person who is otherwise healthy enough to live to 100 years.

Thus far in this country, hospice care (comfort care, not cure) only is able to occur if a doctor certifies that the patient has 6 months or less to live. And the point is not to make an individual endure heroic, and sometimes painful, procedures when those procedures will not lead to a cure and an extension of life for the patient. And this circumstance has nothing to do with age: this could be a newborn, a teenager or a person who is 100 years old. Historically, the ability to certify a person to be able to receive hospice care is based upon the condition of the patient, not simply age, and not simply any other demographic that the slippery slope could deliver as a new category of person to deprive access to even basic health care. Obamacare stands this decision on its head, beginning with age.

The reelection of President Obama was not a vote on Obamacare. The Supreme Court case only viewed Obamacare as a tax matter; it did not at all consider most of the policy considerations embodied in the Act. Obamacare should be rejected and there is still the opportunity to do so and this is by not creating a Michigan Health Care Exchange. It's just not right. Please vote no.

Doug Simon

From: Jim Williams <designbyinspiration@gmail.com>
Sent: Thursday, November 29, 2012 1:49 PM
To: Doug Simon
Subject: Fwd: SB693 testimony

Mr. Simon,

Thank you for the reply. Attached is the message I previously sent. The recipient's name is below.
Again thank you for your reply.

----- Forwarded message -----

From: "Jim Williams" <designbyinspiration@gmail.com>
Date: Nov 29, 2012 6:42 AM
Subject: SB693 testimony
To: <mabdul@house.mi.gov>

Good day. I kindly ask that this email be entered as testimony into the following meeting. Thank you.

House Standing Committee Meeting Health Policy, Rep. Gail, Haines, Chair DATE: 11/29/2012 TIME: 8:30 AM PLACE: Room 519 House Office Building, Lansing, MI AGENDA: SB 693 (Sen. Marleau) Insurance; health; MiHealth marketplace; establish

Good morning members of the House. The meeting you will have today about starting healthcare exchanges needs to include the fallout of their implementation. These exchanges are the mechanism the Federal government will use to coerce a single-payer healthcare system upon the states. The 10th amendment and the power of the free market will become mere words as we capitulate to a domineering, centrist administration. This must not happen. If you value the Constitution and individual liberty you will vote against these exchanges. Thank you,

Jim Williams (from my cell phone, sorry for any typos)
304 Cedar street
Sanford, MI 48657